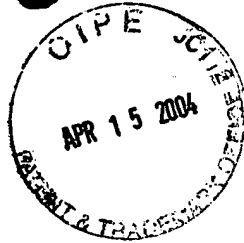


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April 15, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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APR 21 2004

Technology Center 2100

Re: Serial No.: 09/723,324
Applicant: Isaac, et al
Title: Personalized Account Migration System and Method
Filing Date: November 27, 2000
Docket No: 00-40323-US

Dear Sir:

Enclosed are the following for filing in connection with the above-referenced application:

1. Amendment and Response; and
2. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

EXPRESS MAIL CERTIFICATE (37 CFR 1.10)

Express Mail Label No. EV 342400206 US Date of Deposit April 15, 2004

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR §1.10 on the date indicated above and is addressed to Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450.

Name Elaine Weisbecker

Signature _____

LONDON ♦ NEW YORK ♦ LOS ANGELES ♦ SAN FRANCISCO ♦ WASHINGTON, D.C. ♦ PHILADELPHIA ♦ PITTSBURGH ♦ OAKLAND ♦ PRINCETON
FALLS CHURCH ♦ WILMINGTON ♦ NEWARK ♦ MIDLANDS, U.K. ♦ CENTURY CITY ♦ RICHMOND ♦ HARRISBURG ♦ LEESBURG ♦ WESTLAKE VILLAGE

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The Commissioner is hereby authorized to charge any additional fees due, or credit any overpayment to Deposit Account No. 18-0586. A duplicate copy of this authorization is enclosed.

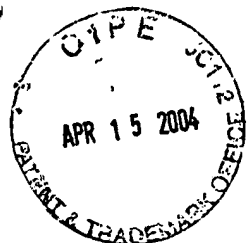
Respectfully submitted,



Date: April 15, 2004

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Attorneys for Applicant



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Isaac et al.

United States

Application No: 09/723,324

Filing Date: 11/27/2000

For: PERSONALIZED ACCOUNT
MIGRATION SYSTEM AND METHOD

Group Art Unit: 5536

Examiner: Duong, Thomas

Attorney
Docket No.: 00-40323-US

Amalt A
#12
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04/26/04

AMENDMENT AND RESPONSE

RECEIVED

Assistant Commissioner for Patents
Washington, D.C. 20231

APR 21 2004

Technology Center 2100

Sir:

In response to Office Action dated February 4, 2004, Applicants respectfully request reconsideration of the above-identified application for the reasons set forth herein.

The Commissioner is hereby authorized to charge any additional fees under 37 CFR §§ 1.16 and 1.17 which may be required by this paper to Deposit Account No. 18-0586.

**CERTIFICATE OF MAILING
UNDER 37 C.F.R. 1.1.0**

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service. "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

Elaine Weisbecker

Date: April 15, 2004

Express Mail Label No. EV 342400206 US